

Certificate Number: 17082-PAE-DE-034395450

Bankruptcy Case Number: 17-15159



17082-PAE-DE-034395450

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 28, 2020, at 7:21 o'clock PM MST, JOHNNY CRUZ completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 28, 2020 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director